

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit : 3628  
Examiner : Bui, Thach H.  
Serial No. : 09/578,085  
Filed: : May 24, 2000  
Inventor : Richard Palmeri  
Title : SYSTEM FOR ELECTRONIC  
: RE-ALLOCATION OF A  
: TRANSACTION AMOUNT TO  
: AN INVESTMENT



35811

PATENT TRADEMARK OFFICE

Docket: 1029-03

Confirmation No.: 4564

Dated: April 9, 2003

RESPONSE

Commissioner for Patents  
Washington, DC 20231

Sir:

In response to the Official Action dated January 09, 2003, kindly amend the application as follows:

Amendments to the Specification

On page 5, lines 1-5, kindly amend the Specification as follows:

"The operation of Internet based credit card and electronic cash transactions is well known to those of skill in the art and will not be elaborated on specifically here. Additional information relating to such processing can be obtained on the Internet from any of the major credit card organizations, such as at the Web site addresses for the Visa and Mastercard organizations ~~<www.visa.com> or <www.mastercard.com>~~, the contents of which sites are hereby incorporated by reference herein."